



Newsline Eight



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SBA's Monthly News Update

-Serving Colorado, Montana, North Dakota, South Dakota, Utah and Wyoming-

Newsline Eight is circulated to our resource and lending partners by SBA's Region Eight Office
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Regional Administrator's Update by Elton "Mick" Ringsak **During June, the SBA will host a series of Computer Security Workshops across Region Eight.**

In this edition of Newsline Eight, you find a listing of workshops being held in each district office. Computer security breaches cost small business billions of dollars each year. One of the most vulnerable parts of your business is your email system. A simple email message can threaten your entire business. How? Viruses passed through email can threaten the confidentiality, integrity or availability of your information. Stolen employee records could lead to identity theft or

loss of privacy. Business records that are lost, stolen or modified could result in lost revenue or trust. Information kept on a computer with Internet access is at risk to theft or damage. Following are simple recommendations that you can do to protect your information. **First**, don't open email attachments from strangers, or unexpected attachments from people you know. Thieves and pranksters can use attachments to plant programs on your computer that corrupt or steal your information. **Second**, beware of passing on a great joke, game or tool from a friend. You may be passing on a virus. **Third**, configure mail software to not preview or automatically open messages. **Forth**, don't download games, tools, documents, spreadsheets or executable software unless you know it is from a reputable source. **Fifth**, running programs on a Web page is the same as downloading it. This includes Java Script, opening a document to read it, playing a sound file and clicking on an ".exe" file link. **Sixth**, have a company-wide tool for detection of viruses and regularly update your tool's virus definitions. **Seventh**, have a process for reacting to virus infections and make sure that every employee knows what to do or who to contact. **Eighth**, backup all files, software, and configuration data from all computers. The goal is to be able to restore systems and data to what existed before an incident. The above suggestions assume that you have an internet service provider and that you don't maintain your own mail server and client. If you do, please see [NIST Special Publication 800-45 Guidelines on Electronic Mail Security](#). For more information on email viruses and computer security, visit the National Institute of Standards & Technology (NIST) Web site at www.nist.gov. Contents of article written by Alicia Clay, Ph.D., National Institute of Standards & Technology (NIST)



"In Your Corner" by Jim Henderson, Small Business Advocate
Home-based Sole Proprietors Generate \$102 Billion in Annual
Revenue.

America's home-based sole proprietors generate \$102 billion in annual revenue, according to a study released today by the Office of Advocacy of the U.S. Small Business Administration. The study details revenues, expenses, and income for both home-based and non-home-based sole proprietors by industrial sector. "Sole proprietorships are a vital part of our economy," said Thomas M. Sullivan, Chief Counsel for Advocacy. "Many are home-based micro businesses; collectively they generate a significant amount of economic activity. For the average sole proprietor, their business provides benefits of entrepreneurship that go beyond just income and revenue." Written by Joanne H. Pratt with funding from the Office of Advocacy, *The Impact of Location on Net Income: A Comparison of Home-based and Non-Home-based Sole Proprietors* examines federal income tax data from year 2002 sole proprietorship returns (Schedule C). The report presents a comparison of home-based and non-home-based sole proprietorships. For example, it finds that the average home-based sole proprietor earned \$22,569 in net income while their non-home-based counterparts earned \$38,243. Due to lower expenses, particularly in rent and labor costs, the average home-based sole proprietor consistently gained a higher return on gross revenues at 36 percent, versus 21 percent for the non-home-based. The report also finds that the percent of home-based sole proprietorships was greatest in the Administrative, Support, and Waste Management; Information; and Construction sectors. For the non-home-based, the percentage was greatest in the Accommodation and Food Services; All Other Services; and Finance and Insurance sectors. For more information and a complete copy of the report, visit the Office of Advocacy website at www.sba.gov/advo.

District Office Reports: Your SBA Event Planner

Colorado – FACT: Computer security breaches cost small organizations billions of dollars each year.

The SBA, the National Institute of Standards and Technology, and the FBI to sponsor a Small Business Computer Security Workshop. This workshop will discuss the information security risks facing small business and review the various security tools and techniques available to combat those risks. It is a little known fact that computer viruses can result in the loss of business and staff time and require costly repairs to your system. There will be two workshops in Denver: Tuesday, June 27, 2006. Session One -- runs from 8:00 am to noon & Session Two -- runs from 1:00 pm to 5:00 pm. This event will be held at the Denver Merchandise Mart, Forum Plaza, 451 E 58th Av – Exit 215 from I-25, in Denver. Registration is required. Space is limited to the first 200 registrants. Register by calling 303-844-2607, x 405 or email amy.mcdowell@sba.gov. There will be a similar workshop in Colorado Springs – email Amy for details.

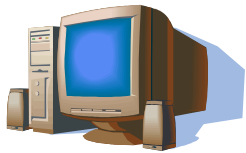
Montana -- The SBA and the Business Resource Center at CTI, have teamed up with Business Loan Express to present three business loan fairs during the month of June.

These loan fairs will highlight SBA's Community Express Guaranteed Loan Program and will target small businesses that may be in need of working capital. Business Loan Express' Community Express Loan Program is the fastest and simplest way for small businesses to obtain capital. Unsecured working capital loans are offered from

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\$5,000 to \$50,000 with a seven year fully amortized term. Meet with a BLX Loan Officer and apply on-site!. Loan fairs are scheduled in Bozeman on June 20th at the Bozeman Public Library from 3:00 pm to 7:00 pm; in Missoula on June 21st at the University of Montana Gallagher Building B from 3:30 pm to 5:30 pm; and in Kalispell on June 22nd at the Flathead County Library from 2:00 pm to 6:00 pm. For more information, please contact Joe Bower of the Business Resource Center at CTI at (406) 443-0800.

North Dakota – FREE Wage and Hour Workshop to be held in Fargo. A free Wage and Hour Workshop will be offered June 20th from 3:00pm - 5:00pm CT at Job Services, 1350 32nd Street SW in Fargo. Kathy Kulesa from the ND Department of Labor will review overtime, breaks and other payroll issues as well as travel time and training issues. For more information, or to register, contact the ND Small Business Development Center at (701) 235-1495.



South Dakota – FREE Computer Security Workshop to be held at the Ellsworth Air Force Base.

The SBA, along with the National Institute of Standards and Technology and the Federal Bureau of Investigation, will sponsor a Computer Security Workshop for Small Organizations. This workshop will assist the small business owner in recognizing the threat of computer crime and the steps to take in deterring inappropriate activities and becoming a victim. The workshop will be held at Ellsworth Air Force Base, Education Center, Building 4040, Rooms 4/116, on Friday, June 30, 2006, from 8:00 a.m. to 12:00 p.m. You will need to pre-register and provide identification information for admittance to EAFB. The workshop is free, but space is limited. For additional information and to register, contact Jean Rogers at jean.rogers@sba.gov or (605) 330-4243, ext. 44.

Utah – SCORE's annual statewide training conference. Utah SCORE counselors across the state from St. George to Logan will be attending Utah's Annual SCORE Statewide Training Conference in Park City, Utah, on June 12th, 13th and 14th. Jim Pyles, Chairman of the Board for National SCORE will be the honored guest and he will give a presentation on "The challenges facing SCORE today". Breakout sessions will include, The KFC story - how to market your company, X Mission - It's all about the internet, Love Communications - Branding your company. If you would like additional information on the conference, please contact Georgia Yoshida at (801) 524-3217.

Wyoming – The SBA, NIST, and the FBI to sponsor a Computer Security Workshop for Small Organizations in Cheyenne and Casper. This workshop will assist the small business owner in recognizing the threat of computer crime and the steps to take in deterring inappropriate activities and becoming a victim. The workshop will be held in Cheyenne on Wednesday, June 28th at the Laramie County Community College, 1400 E. College Drive, Room CCI 129 and in Casper on Thursday, June 29th at the Casper College, College Center Room 217 (building behind Roberts Commons). Both sessions will be held from 8:00 am to noon. To register, contact the SBA's Debra Farris at (307) 261-6510.

If you have any questions about Newsline Eight or would like your name removed from the Newsline VIII Fax list, contact Chris Chavez at (303) 844-0501 or christopher.chavez@sba.gov

SBA's Website can be found at www.sba.gov

Newsline Eight can now be downloaded at www.sba.gov/region8